

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Number of consumer units (in thousands)	11,048	436	2,645	4,485	2,331	710	441
Consumer unit characteristics:							
Income before taxes	\$76,557	\$49,779	\$56,804	\$81,331	\$93,364	\$83,763	\$72,502
Income after taxes	74,871	50,053	56,595	78,919	90,649	82,812	71,660
Age of reference person	41.0	21.6	30.3	39.5	48.4	58.9	72.2
Average number in consumer unit:							
Persons	5.6	5.7	5.6	5.6	5.6	5.8	5.7
Children under 18	2.8	2.4	3.2	3.0	2.3	2.0	1.6
Persons 65 and over1	(¹)	(¹)	.1	.1	.2	1.4
Earners	2.2	2.5	1.9	2.0	2.6	2.6	2.1
Vehicles	2.5	1.8	2.0	2.5	2.9	2.8	2.3
Percent distribution:							
Sex of reference person:							
Male	44	47	36	44	52	54	37
Female	56	53	64	56	48	46	63
Housing tenure:							
Homeowner	73	40	58	79	81	82	87
With mortgage	59	29	49	66	66	61	28
Without mortgage	15	11	8	13	15	21	59
Renter	27	60	42	21	19	18	13
Race of reference person:							
Black or African-American	15	19	15	11	15	25	29
White, Asian, and all other races	85	81	85	89	85	75	71
Hispanic or Latino origin of reference person:							
Hispanic or Latino	27	50	35	25	23	22	16
Not Hispanic or Latino	73	50	65	75	77	78	84
Education of reference person:							
Elementary (1-8)	10	10	9	7	12	12	20
High school (9-12)	39	60	42	38	34	39	41
College	51	30	48	54	54	48	38
Never attended and other	1	(²)	1	1	(²)	1	1
At least one vehicle owned or leased	93	83	90	95	94	92	90
Average annual expenditures	\$59,173	\$43,215	\$49,398	\$62,007	\$69,382	\$62,139	\$45,917
Food	8,792	7,292	7,794	8,845	10,255	9,433	7,084
Food at home	5,498	4,356	4,971	5,547	6,297	5,891	4,502
Cereals and bakery products	792	650	711	820	893	763	608
Cereals and cereal products	290	261	273	298	327	246	172
Bakery products	502	389	438	522	566	518	436
Meats, poultry, fish, and eggs	1,399	1,366	1,312	1,339	1,643	1,516	1,104
Beef	432	469	408	410	511	432	327
Pork	274	237	277	264	278	365	270
Other meats	188	154	158	193	223	181	180
Poultry	264	292	239	242	350	260	152
Fish and seafood	179	151	170	171	212	216	123
Eggs	62	63	61	59	70	62	52
Dairy products	638	409	583	671	692	663	526
Fresh milk and cream	271	199	277	284	267	255	225
Other dairy products	366	210	307	387	425	408	301
Fruits and vegetables	898	708	832	867	1,074	1,062	660
Fresh fruits	295	230	274	287	350	336	209
Fresh vegetables	277	204	241	257	359	369	222
Processed fruits	177	135	173	171	204	192	130
Processed vegetables	151	139	144	152	160	165	99

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other food at home	\$1,771	\$1,222	\$1,532	\$1,850	\$1,995	\$1,886	\$1,603
Sugar and other sweets	198	115	162	205	240	192	253
Fats and oils	139	103	126	137	168	153	118
Miscellaneous foods	937	688	826	999	1,009	945	765
Nonalcoholic beverages	446	305	376	459	513	521	410
Food prepared by consumer unit on out-of-town trips	52	³ 10	42	50	65	76	³ 57
Food away from home	3,294	2,937	2,823	3,297	3,958	3,543	2,583
Alcoholic beverages	361	361	356	366	344	475	157
Housing	19,103	14,269	16,050	20,846	21,149	19,343	12,971
Shelter	10,863	8,355	9,186	11,838	12,476	10,425	5,657
Owned dwellings	8,166	3,634	5,649	9,451	10,099	8,401	4,075
Mortgage interest and charges	5,293	2,475	3,917	6,230	6,392	4,726	1,917
Property taxes	1,778	861	1,044	1,985	2,398	1,982	1,372
Maintenance, repairs, insurance, other expenses	1,095	298	688	1,237	1,309	1,693	786
Rented dwellings	2,237	4,634	3,330	1,974	1,491	1,404	1,273
Other lodging	460	³ 87	208	414	886	620	309
Utilities, fuels, and public services	4,127	3,586	3,449	4,176	4,669	4,559	4,659
Natural gas	620	632	498	607	737	716	686
Electricity	1,506	1,194	1,284	1,534	1,649	1,692	1,814
Fuel oil and other fuels	145	³ 84	86	145	210	117	251
Telephone services	1,355	1,330	1,174	1,365	1,499	1,486	1,381
Water and other public services	501	346	407	524	574	548	526
Household operations	1,083	574	1,065	1,324	838	1,073	563
Personal services	632	³ 391	770	846	256	465	³ 112
Other household expenses	452	183	295	478	582	609	451
Housekeeping supplies	771	409	611	830	927	805	635
Laundry and cleaning supplies	222	140	209	219	273	209	181
Other household products	377	179	303	402	474	363	298
Postage and stationery	172	91	99	208	179	233	³ 155
Household furnishings and equipment	2,259	1,343	1,738	2,678	2,239	2,481	1,458
Household textiles	173	148	109	187	242	178	41
Furniture	647	329	559	756	559	947	350
Floor coverings	74	³ 10	70	40	172	³ 16	³ 74
Major appliances	325	208	249	407	286	274	268
Small appliances, miscellaneous housewares	124	197	126	112	120	141	149
Miscellaneous household equipment	917	451	625	1,176	861	924	575
Apparel and services	2,955	2,916	2,886	2,872	3,468	2,611	2,307
Men and boys	751	467	644	801	932	461	805
Men, 16 and over	461	328	361	450	669	311	587
Boys, 2 to 15	290	140	283	351	263	150	217
Women and girls	1,063	1,275	930	956	1,413	1,158	869
Women, 16 and over	718	1,062	613	537	1,102	942	658
Girls, 2 to 15	344	213	317	419	311	215	211
Children under 2	190	282	340	142	125	146	97
Footwear	579	592	682	532	590	553	³ 375
Other apparel products and services	372	300	290	441	408	294	161
Transportation	10,569	9,294	9,437	11,098	11,841	10,057	7,280
Vehicle purchases (net outlay)	4,512	4,961	4,319	4,855	4,585	3,805	³ 2,475
Cars and trucks, new	2,075	³ 756	1,637	2,458	2,385	1,811	³ 895
Cars and trucks, used	2,390	4,204	2,624	2,344	2,163	1,942	1,579
Other vehicles	46	(⁴)	³ 58	52	³ 37	³ 52	(⁴)
Gasoline and motor oil	2,632	1,983	2,403	2,642	3,033	2,727	2,266

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Other vehicle expenses	\$2,970	\$2,030	\$2,425	\$3,159	\$3,560	\$2,892	\$2,223
Vehicle finance charges	446	243	424	500	446	425	262
Maintenance and repairs	795	469	628	852	911	833	830
Vehicle insurance	1,193	987	960	1,211	1,504	1,222	928
Vehicle rental, leases, licenses, and other charges	536	332	414	596	699	413	202
Public transportation	456	321	290	442	664	633	317
Healthcare	2,618	1,127	1,701	2,653	3,029	4,434	4,114
Health insurance	1,308	527	924	1,355	1,399	1,833	2,587
Medical services	814	326	477	837	971	1,771	710
Drugs	381	215	236	348	490	650	733
Medical supplies	114	³ 59	63	113	169	180	84
Entertainment	3,061	1,642	2,425	3,317	3,877	2,922	1,607
Fees and admissions	736	168	421	904	1,000	635	239
Audio and visual equipment and services	1,069	889	876	1,088	1,363	978	795
Pets, toys, hobbies, and playground equipment	486	263	480	512	495	509	475
Other entertainment supplies, equipment, and services	770	322	647	813	1,019	801	98
Personal care products and services	692	431	572	738	816	632	696
Reading	117	55	80	122	145	164	134
Education	1,377	701	505	1,297	2,605	1,884	685
Tobacco products and smoking supplies	366	467	394	336	338	449	405
Miscellaneous	822	112	660	808	1,190	801	796
Cash contributions	1,642	706	1,455	1,609	2,128	1,946	970
Personal insurance and pensions	6,697	3,842	5,084	7,101	8,195	6,988	6,712
Life and other personal insurance	590	³ 66	481	503	643	650	2,259
Pensions and Social Security	6,107	3,776	4,602	6,598	7,551	6,338	4,453
Sources of income and personal taxes:							
Money income before taxes	76,557	49,779	56,804	81,331	93,364	83,763	72,502
Wages and salaries	66,369	46,438	51,882	71,555	80,551	66,343	45,306
Self-employment income	5,196	³ 906	2,633	5,484	8,344	6,728	³ 2,769
Social Security, private and government retirement	2,122	³ 473	519	992	1,797	6,728	19,150
Interest, dividends, rental income, other property income	1,129	³ 6	102	1,609	940	1,770	3,467
Unemployment and workers' compensation, veterans' benefits	276	³ 137	121	327	334	³ 434	³ 267
Public assistance, supplemental security income, food stamps	822	1,474	1,035	618	704	1,131	1,092
Regular contributions for support	484	³ 289	342	633	459	357	³ 336
Other income	160	³ 56	170	111	235	³ 272	³ 114
Personal taxes	1,686	-274	209	2,413	2,715	951	842
Federal income taxes	1,049	-442	-147	1,632	1,844	494	469
State and local income taxes	476	139	249	641	594	289	171
Other taxes	161	³ 30	108	139	276	168	202
Income after taxes	74,871	50,053	56,595	78,919	90,649	82,812	71,660

See footnotes at end of table.

Table 3650. Consumer units of five or more persons by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004-2005 — Continued

Item	Total five or more persons	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Addenda:							
Net change in total assets and liabilities	-\$18,542	-\$23,650	-\$2,412	-\$23,198	-\$27,269	-\$28,191	-\$1,241
Net change in total assets	15,495	11,045	15,665	20,029	13,593	3,280	2,463
Net change in total liabilities	34,037	34,695	18,078	43,227	40,862	31,471	3,704
Other financial information:							
Other money receipts	250	³ 3	146	250	405	³ 206	³ 362
Mortgage principal paid on owned property	-2,743	-679	-1,713	-3,163	-3,727	-2,626	-1,682
Estimated market value of owned home	188,189	95,056	106,439	200,383	267,617	203,512	202,027
Estimated monthly rental value of owned home	966	460	635	1,069	1,193	1,078	1,016
Gifts of goods and services	708	³ 09	541	749	905	800	493
Food	45	³ 4	44	49	60	³ 20	³ 1
Alcoholic beverages	11	³ 2	15	15	³ 3	(²)	(²)
Housing	156	³ 102	177	140	188	157	³ 100
Housekeeping supplies	37	³ 9	24	45	50	³ 24	³ 10
Household textiles	13	³ 7	³ 6	9	35	³ 8	³ 3
Appliances and miscellaneous housewares	22	³ 5	³ 38	14	17	³ 31	³ 72
Major appliances	4	(⁴)	³ 10	³ 1	³ 3	³ 2	(⁴)
Small appliances and miscellaneous housewares	19	³ 5	³ 28	13	15	³ 30	³ 72
Miscellaneous household equipment	38	³ 13	39	39	45	40	³ 12
Other housing	45	³ 68	71	32	42	³ 53	³ 4
Apparel and services	224	108	208	253	191	304	161
Males, 2 and over	52	³ 29	23	73	43	68	³ 14
Females, 2 and over	77	³ 17	70	77	75	130	³ 127
Children under 2	56	³ 35	87	56	35	39	³ 17
Other apparel products and services	40	³ 27	28	47	37	³ 67	³ 3
Jewelry and watches	6	³ 2	³ 8	6	³ 4	³ 6	(²)
All other apparel products and services	34	³ 25	³ 20	³ 41	³ 33	³ 61	³ 3
Transportation	23	³ 1	9	18	47	10	22
Health care	16	³ 24	³ 5	16	³ 27	³ 18	³ 14
Entertainment	60	³ 8	34	62	113	³ 40	³ 21
Toys, games, arts and crafts, and tricycles	12	³ 6	13	11	15	³ 16	³ 7
Other entertainment	48	³ 2	22	50	98	³ 24	³ 14
Personal care products and services	24	³ 1	13	37	19	(²)	³ 66
Reading	(²)	(⁴)	(²)	(²)	(²)	(⁴)	(⁴)
Education	108	³ 12	³ 13	113	203	³ 197	³ 62
All other gifts	42	³ 16	21	48	53	54	46

¹ Value less than 0.05.

² Value less than or equal to 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

n.a. Not applicable.